

Information to identify the case:

Debtor 1	Kevin William Johnson First Name Middle Name Last Name	Social Security number or ITIN xxx-xx-9534
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	EIN Social Security number or ITIN EIN
United States Bankruptcy Court Northern District of Georgia Court website: www.ganb.uscourts.gov		Date case filed for chapter 7 5/16/16
Case number: 16-58619-lrc		

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov). Copy fees or access charges may apply. A free automated response system is available at 866-222-8029 (Georgia Northern). You must have case number, debtor name, or SSN when calling.

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Kevin William Johnson	
2. All other names used in the last 8 years		
3. Address	4207 Hwy 212 Covington, GA 30016	
4. Debtor's attorney Name and address	Shannon D Sneed Shannon D. Sneed & Associates PC 2112 Lee Street P. O. Box 1245 Covington, GA 30015 Contact phone (770) 788-0011 Email: bankruptcy@sneedlaw.net	
5. Bankruptcy trustee Name and address	Neil C. Gordon Arnall, Golden & Gregory, LLP Suite 2100 171 17th Street, NW Atlanta, GA 30363	Contact phone (404) 873-8596

For more information, see page 2 >

6. Bankruptcy clerk's office	M. Regina Thomas Clerk of Court 1340 Russell Federal Building 75 Ted Turner Drive SW Atlanta, GA 30303	Office Hours: <u>8:00 a.m. – 4:00 p.m.</u> Court website: www.ganb.uscourts.gov Contact phone 404-215-1000
7. Meeting of creditors	June 20, 2016 at 03:00 PM	Location: Third Floor – Room 365, Russell Federal Building, 75 Ted Turner Drive SW, Atlanta, GA 30303
	Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Bring a copy of this notice with you. Creditors may attend, but are not required to do so. Cellular phones and other devices with cameras are not allowed in the building.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. TO THE DEBTOR: Bring an original government issued photo ID and confirmation of social security number. Provide the Trustee a copy of your most recently filed tax return seven days prior to the meeting, but DO NOT FILE WITH THE COURT.
8. Presumption of abuse	The presumption of abuse does not arise.	
	If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). 	Filing deadline: 8/19/16
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

In re:
Kevin William Johnson
Debtor

Case No. 16-58619-lrc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 113E-9

User: jaster
Form ID: 309a

Page 1 of 1
Total Noticed: 13

Date Rcvd: May 17, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 19, 2016.

db +Kevin William Johnson, 4207 Hwy 212, Covington, GA 30016-5310
19883101 +Michelle Lynn Johnson, 4207 Hwy 212, Covington, GA 30016-5310
19883102 +Navy Federal Credit Union, P.O. Box 3700, Merrifield, VA 22119-3700
19883105 United Bank, P.O. Box 360, Barnesville, GA 30204-0360
19883104 +United Bank, 685 Griffin Street, Zebulon, GA 30295-6688

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: bankruptcy@sneedlaw.net May 17 2016 21:48:15 Shannon D Sneed,
Shannon D. Sneed & Associates PC, 2112 Lee Street, P. O. Box 1245, Covington, GA 30015
tr +EDI: QNCGORDON.COM May 17 2016 21:03:00 Neil C. Gordon, Arnall, Golden & Gregory, LLP,
Suite 2100, 171 17th Street, NW, Atlanta, GA 30363-1031
ust +E-mail/Text: ustpregion21.at.ecf@usdoj.gov May 17 2016 21:50:14
Office of the United States Trustee, 362 Richard Russell Building, 75 Ted Turner Drive, SW,
Atlanta, GA 30303-3315
19883096 EDI: CHASE.COM May 17 2016 21:03:00 Chase Card, P.O. 15298, Wilmington, DE 19850-5298
19883097 +E-mail/Text: bankruptcy@culsllc.com May 17 2016 21:50:51 Credit Union Loan Source,
P.O. Box 105388, Atlanta, GA 30348-5388
19883098 +E-mail/Text: bankruptcy@culsllc.com May 17 2016 21:50:51 Credit Union Loan Source,
1669 Phoenix Parkway, Suite 110, College Park, GA 30349-5462
19883099 EDI: DISCOVER.COM May 17 2016 21:03:00 Discover Financial Services, P.O. Box 15316,
Wilmington, DE 19850-5316
19883103 EDI: RMSC.COM May 17 2016 21:03:00 SYNCB_Havertys, P.O.Box 965036,
Orlando, FL 32896-5036

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

19883100 Michelle Johnson

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 19, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 17, 2016 at the address(es) listed below:

Neil C. Gordon angela.ford@agg.com, carol.stewart@agg.com;ngordon@ecf.epiqsystems.com
Office of the United States Trustee ustpregion21.at.ecf@usdoj.gov
Shannon D Sneed on behalf of Debtor Kevin William Johnson bankruptcy@sneedlaw.net

TOTAL: 3